

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Charles T Gosney § Case No. 18-04240
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/16/2018 . The undersigned trustee was appointed on 02/16/2018 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,940.34

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	45.22
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 7,895.12

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/21/2018 and the deadline for filing governmental claims was 08/15/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,544.03 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,544.03 , for a total compensation of \$ 1,544.03 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 23.09 , for total expenses of \$ 23.09 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/01/2018 By:/s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	18-04240	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Charles T Gosney				Date Filed (f) or Converted (c):	02/16/2018 (f)
For Period Ending:	10/01/2018				341(a) Meeting Date:	03/20/2018
					Claims Bar Date:	06/21/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 21443 Pioneer Ct. Frankfort IL 60423-3000 Will	400,000.00	0.00		0.00	FA
2. 2004 Honda Pilot Mileage: 200,800	3,500.00	0.00		0.00	FA
3. Miscellaneous Household Goods, Tv, Laptops, Iphones, Sofas	4,000.00	0.00		0.00	FA
4. Coin Collection	100.00	0.00		0.00	FA
5. Golf Clubs	250.00	0.00		0.00	FA
6. Miscellaneous Clothing	500.00	0.00		0.00	FA
7. Wedding Ring, Diamond Ring	2,000.00	0.00		0.00	FA
8. Cash On Hand	20.00	0.00		0.00	FA
9. Checking Account With Chase Business (Not Estate Property)	9,069.00	0.00		7,940.34	FA
10. Checking And Savings Account With Chase (Personal)	790.00	0.00		0.00	FA
11. Adp 3 Shares	150.00	0.00		0.00	FA
12. Goscorp	5.00	0.00		0.00	FA
13. Exported It Online	1,000.00	0.00		0.00	FA
14. Pension Through Former Employer	0.00	0.00		0.00	FA
15. Tax Refund Federal/State	1,000.00	0.00		0.00	FA
16. Interests In Insurance Policy - Term Through Axa - No Cash V	0.00	0.00		0.00	FA
17. Goscorp Receivables Est. (Not Estate Property)	3,500.00	0.00		0.00	FA
18. Office Equipment	200.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$426,084.00	\$0.00	Gross Value of Remaining Assets
			\$7,940.34 \$0.00
			(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit A

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 18-04240

Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Exhibit B

Account Number/CD#: XXXXXX2484

Checking

Taxpayer ID No:

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/01/2018

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/28/18	9	Charles Gosney Cashier's Check	Bank Account	1129-000	\$7,940.34		\$7,940.34
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.28	\$7,930.06
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.79	\$7,918.27
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.39	\$7,906.88
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.76	\$7,895.12

COLUMN TOTALS	\$7,940.34	\$45.22
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,940.34	\$45.22
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,940.34	\$45.22

Exhibit B

		TOTAL OF ALL ACCOUNTS		
		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX2484 - Checking		\$7,940.34	\$45.22	\$7,895.12
		\$7,940.34	\$45.22	\$7,895.12
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:		\$0.00		
Total Net Deposits:		\$7,940.34		
<u>Total Gross Receipts:</u>		<u>\$7,940.34</u>		

Case Number: 18-04240

Date: October 1, 2018

Debtor Name: Charles T Gosney

Claims Bar Date: 6/21/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski	Administrative		\$0.00	\$1,544.03	\$1,544.03
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski	Administrative		\$0.00	\$23.09	\$23.09
3 280 5800	Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101	Priority		\$0.00	\$1,237.49	\$1,237.49
1 300 7100	Money Mailer 6261 Katella Ave, Ste 200 Cypress, Ca 90630	Unsecured		\$58,243.81	\$66,004.43	\$66,004.43
2 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$6,400.00	\$6,411.62	\$6,411.62
4 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$0.00	\$292.88	\$292.88
5 300 7100	Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$393.00	\$451.72	\$451.72
6 300 7100	John Hebensrtrait 1527 Branford Ln. Naperville, Il 60564	Unsecured		\$6,000.00	\$6,000.00	\$6,000.00
7 300 7100	Comenity Capital Bank/Paypal Credit C/O Weinstein & Riley, Ps 2001 Western Ave., Ste 400 Seattle, Wa 98121	Unsecured		\$0.00	\$251.10	\$251.10

ANALYSIS OF CLAIMS REGISTER

Case Number: 18-04240

Date: October 1, 2018

Debtor Name: Charles T Gosney

Claims Bar Date: 6/21/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$889.00	\$880.41	\$880.41
9 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Toys R Us Credit Card) Pob 41067 Norfolk, Va 23541	Unsecured		\$4,137.00	\$4,137.93	\$4,137.93
10 350 7200	Fifth Third Bank Po Box 9013 Addison, Texas 75001	Unsecured	This claim was filed after the claims bar date.	\$6,718.00	\$6,839.42	\$6,839.42
3a 380 7300	Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101	Unsecured	This is the penalty portion of the Internal Revenue Service's proof of claim.	\$0.00	\$0.89	\$0.89
Case Totals				\$82,780.81	\$94,075.01	\$94,075.01

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-04240

Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand	\$	7,895.12
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,544.03	\$ 0.00	\$ 1,544.03
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 23.09	\$ 0.00	\$ 23.09
Total to be paid for chapter 7 administrative expenses			\$ 1,567.12
Remaining Balance			\$ 6,328.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 1,237.49 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Internal Revenue Service	\$ 1,237.49	\$ 0.00	\$ 1,237.49

Total to be paid to priority creditors	\$ 1,237.49
Remaining Balance	\$ 5,090.51

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 84,430.09 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Money Mailer	\$ 66,004.43	\$ 0.00	\$ 3,979.58
2	Discover Bank	\$ 6,411.62	\$ 0.00	\$ 386.57
4	Capital One, N.A.	\$ 292.88	\$ 0.00	\$ 17.66
5	Td Bank, Usa	\$ 451.72	\$ 0.00	\$ 27.24
6	John Hebensorstretit	\$ 6,000.00	\$ 0.00	\$ 361.76
7	Comenity Capital Bank/Paypal Credit	\$ 251.10	\$ 0.00	\$ 15.14
8	Pyod, Llc Its Successors And Assigns As Assignee	\$ 880.41	\$ 0.00	\$ 53.08
9	Portfolio Recovery Associates, Llc	\$ 4,137.93	\$ 0.00	\$ 249.48

Total to be paid to timely general unsecured creditors \$ 5,090.51

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 6,839.42 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10	Fifth Third Bank	\$ 6,839.42	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors			\$	0.00
Remaining Balance			\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.89 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3a	Internal Revenue Service	\$ 0.89	\$ 0.00	\$ 0.00
Total to be paid to subordinated unsecured creditors			\$	0.00
Remaining Balance			\$	0.00